

True Blue

September 1990

STAFF NEWSPAPER

State Bank Victoria

INSIGHT



Paul Rizzo

Following the historic events of the latter part of August, there would be little doubt that we are all very sorry to see the end of SBV as an independent body. The reality is that the new board and senior management unravelled a position which could not be ignored.

I would like to thank all staff for being patient and hard-working during the recent difficult times. I know that you will continue to be diligent and efficient in providing top quality customer service in the coming months.

I have experienced three mergers and I know that the process can be both unsettling and stimulating. In my experience, the key is to go forward with a positive frame of mind — to look on the change as opening up new opportunities and new challenges. In addition, we need to put behind us the debilitating and negative climate of the past months in which we have all had to work. As Mr Sanders, Managing Director of CBA, has already mentioned, career paths of staff will be broadened through our joining the Commonwealth Banking Group. I'm sure that the future is going to be rewarding for people who are hard-working, and positive in their approach, and who contribute to the merger process. We now have a real opportunity to leave the past and chart our future.

Paul Rizzo
Chief Executive Officer

Rowan the quiet hero



Rowan Farley at Westona Station where he and his friend saved the boy.

Laverton Branch's Rowan Farley does not consider himself a hero. But he performed a deed most of us would think at least twice about — and saved a young life in the process.

Rowan, 18, and friend, Wayne Thompson, 17, were at Westona railway station about 4.45 pm on Thursday 8 March when a boy on a bicycle fell from the platform as a train was coming in.

"We just jumped onto the tracks and threw him back onto the platform," says Rowan.

"I didn't realise there was a train coming, just seconds away.

"We said to him 'Are you all right?' and he just took off. He'd been riding his bike on the platform and somehow his handlebars went one way and his bike went the other and he fell onto the tracks."

"A few more seconds and the train would have been on us. But I wasn't scared at the time. We just did it."

The actions of Rowan and Wayne earned them a Lion-Footscray Mail Young Achiever Award. They were presented with a \$50 cheque and a plaque from the Lion Insurance Company.

Taylor-made for Australia's Future



John Taylor, of Personnel, who was selected to attend the National Forum of the Queen Elizabeth II Silver Jubilee Trust for Young Australians.

John Taylor, Industrial Relations Officer in Personnel, was selected to attend the National Forum of the Queen Elizabeth II Silver Jubilee Trust for Young Australians.

Only 100 people were selected from business,

unions and community groups across Australia to take part in the Forum. The Forum was held at Sydney University from 30 June to 7 July 1990 and was opened by the Governor-General Bill Hayden.

BUSINESS AS USUAL

On Sunday 26 August, the State Government announced its intention to sell State Bank Victoria to the Commonwealth Bank of Australia. It was reported that the selling of the Bank will be effected through a merger between the two banks.

The organisation and fine detail arising from the sale have yet to be finalised. However, for the immediate future, the Bank is continuing to trade under its own name and operate within Victoria, serving the Victorian community, as usual.

The decision to sell the Bank was made by the Victorian Government which needed to reduce its debts within the state.

Following the Victorian

Government's announcement, the Commonwealth Bank commenced the process of Due Diligence (a form of examination to satisfy itself that SBV is in the condition presented by the State Government). This process is expected to take several weeks and should be completed during October 1990.

The CBA stated that it has no compulsory staff retrenchments in mind.

When combined with the CBA, SBV will be part of the premier banking group in Australia, commanding some 25% of the personal banking market. This position is roughly equivalent to SBV's current dominant position in the Victorian personal banking market.

As True Blue's Editor, one of my main objectives is to print articles that are topical and of interest to the majority of staff. Naturally, the main topic of interest at the moment is the sale of the Bank. At the time of writing, (31 August), there is little more that can be said on this topic than has already been said by Chief Executive Officer Paul Rizzo. This edition of True Blue therefore features our regular articles and includes the Winter '91 Fashion Collection brochure.

We will cover any further developments in future editions, and we intend to publish an 'Access' column dedicated to the subject.

The Editor

Objectives of the Forum:

- to bring together young Australians regarded as potential leaders from widely diverse segments of the community, and provide them with a better understanding of the ways in which they can work together and contribute towards the future of Australia
- to involve participants in listening to and discussing the views of high calibre speakers commenting on issues facing Australia today, and the implications of these issues for future Australians
- for participants to explore together ways in which they can develop positive solutions to the challenges facing Australia and to communicate these in a spirit of unity and understanding.

John, who began his career in 1979 at Auburn South Branch, was nominated by the Bank to be part of the Forum and then selected by the Trust as a result of his work performance, his community work with the Salvation Army, and his many sporting involvements.

New Equal Employment Opportunity Representative



The Bank's new Equal Employment Officer, Janette Cooper.

The Bank has appointed a new Equal Employment Opportunity representative (EEO), Janette Cooper. Janette takes over this role from Luise Huck. She is well equipped to take on this new role because of her extensive experience in recruiting and will perform her new responsibilities within her position as Manager Specialist Recruiting.

Janette says that her appointment as EEO representative fits well with her job in staff recruiting. She says "The Equal Employment Opportunity representative's role should not stop with the recruitment process, but follow every individual's internal career progression." The role of the EEO representative involves all areas of employment, including affirmative action, sexual harassment and sexual bias.

Janette says that she is looking forward to assisting all staff members, and keeping SBV up-to-date with developments in the EEO field.

Alert Lindy



Lindy Whitney, who followed the correct procedures.

Lindy Whitney, of Forest Hill Branch, recently prevented an alleged defrauder from using a stolen SBS card by following correct procedures and not taking shortcuts.

After machining the withdrawal, the warning message "NBPX" registered, signifying the payment limit was exceeded. While Lindy telephoned the branch where the account was held, the man fled the office.

Upon further investigation, it was discovered that funds had been withdrawn from the account on many occasions without the customer's knowledge.

Kathy Constantinou
Box Hill South Region

Carolyn and Teddy get set to raise money for India

Carolyn Nette, of Retail Planning, and her Teddy are taking part in a Melbourne to Adelaide bike marathon this month.

The 1036-kilometre bike ride, from 24 September to 5 October, is being organised by the Bible Society to raise money for people in India to learn to read.

"The ability to read can break the cycle of poverty which traps so many in India," says Carolyn, 26.

Being able to read means becoming educated; becoming educated means becoming skilled; being skilled means earning a living; earning a living means being able to afford food and medicines to keep a family alive."

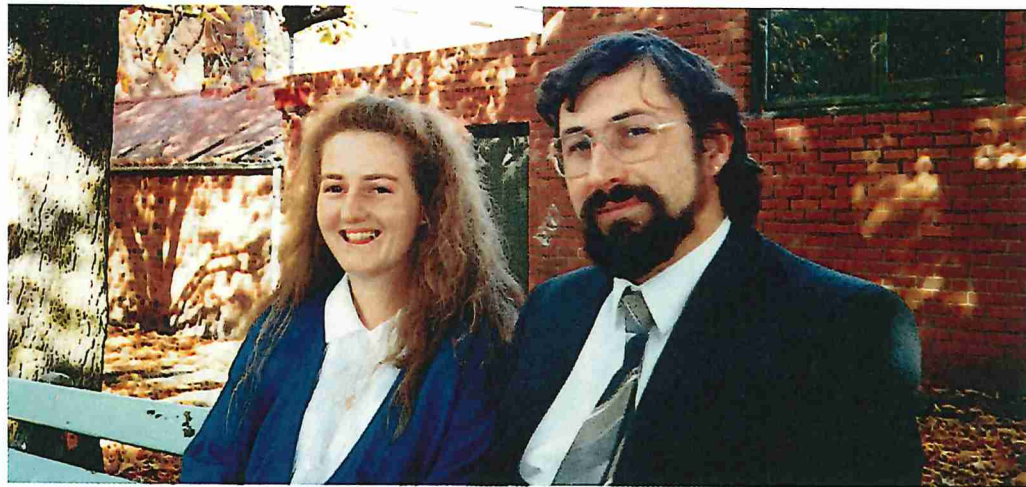
If you would like to help poverty-stricken people in India, a practical way would be to sponsor Carolyn and her Teddy.

Donations of \$2 or more are tax deductible. Carolyn can be contacted on Level 3, Building B, Kings Gardens, telephone (03) 694 5261.



Carolyn and her Teddy prepare for the Melbourne to Adelaide bike marathon.

The road to recovery



Sally Hadlow of Kyneton Branch with Rehabilitation Coordinator Norman Morris.

Prior to the WorkCare system being introduced in 1985, the Bank had its own rehabilitation service to help staff resume a normal lifestyle as soon as possible after serious injury. Since the introduction of WorkCare, the Bank's involvement with rehabilitation is now two-fold. Firstly to provide assistance to staff returning to work under WorkCare and secondly, to respond to requests from supervisors or injured staff not covered under WorkCare.

Sally Hadlow of Kyneton Branch was on the Bank's rehabilitation program for four years following a serious accident in 1984. She is now fighting fit and kindly shared her story with True Blue readers.

For over four years Sally didn't have many reasons to smile. She was involved in a serious car accident on her way home from work in October 1984. Sally, then only 18, had recently joined the Bank and was working in Loan Accounts. In the accident, Sally sustained neck and back injuries which left her in great pain.

After the accident, Sally spent three months in the Royal Talbot General Rehabilitation Hospital in Kew and began her long hard struggle to get her life back to normal. It was at this time that the Bank's Occupational Health and Safety Unit became involved in Sally's welfare and took an active role in her recovery.

Leading the way in helping Sally to recover was Norm Morris who is the Bank's Rehabilitation Coordinator. The Bank's Medical Officer, Dr Phil Soffer and Senior Staff Counsellor Monica Manton also assisted in the early days of Sally's rehabilitation. Together they helped to provide Sally with any support she needed, emotionally and physically, to help in her recovery.

After the accident Sally had not only her physical injuries to deal with but also emotionally she was shattered. Sally said "I felt robbed of my youth. I watched my friends going out to parties and doing all the things young people do which I wasn't able to. I lost my confidence. I knew I wanted to get on with my life as soon as possible but I wasn't sure if I had the courage to do it. It's easy to sit at home forever but you reach a fork in the road and you have to decide which way you are going to go."

"Norm was great. He gave me so much encouragement and set me in a forward motion. At times I would get frustrated with him because he would encourage me too much and expect more out of me than I thought I had. But now I thank him for it."

By September 1985, Sally had made great progress mentally and physically. So much so that she felt ready to resume work on a part-time basis. Norm arranged for Sally to work three hours a day, three days a week at Trentham Branch, only a short distance from her home. Sally said that the hardest part of rehabilitation was going back to work.

In June 1987 Sally was transferred to Kyneton Branch. She continued to improve and began working full-time in January 1989. Sally said that her workmates and especially her current Manager, Graeme Murray, also played an important role in her recovery. "They accepted me completely, helped me regain my confidence and gave me a new direction. My work friends encouraged and cared, which did then, and still does, go a long way. I do have some physical limitations, such as how much I can carry, but my friends don't mind helping me out."

Norm says that the Sally today is not the Sally he met five years ago. "I am very proud of her, she has come a long way. To see her go off on an interstate holiday recently was fantastic. A few years ago there would be no way she would even contemplate such a thing."

Sally's advice to anyone who is in a similar situation, "Give it all you've got, don't look back, just forward. Things will get better no matter how bad they seem." Sally stresses, "If you've got your health, you've got everything!"

Access

Don't just think about it, ask it...

Send your questions to True Blue, Communication Department. Make sure you include your name and branch/department, so we can contact you. Your name will not be printed.

Q Why aren't there more experienced and older staff to interview potential employees? Many staff who have gone through the recruiting process have felt uncomfortable when being interviewed by someone who is very young and obviously lacks experience in dealing with people at an interviewer level.

A Over the period January to May this year, recruiting for the metropolitan branches has been decentralised to the branches themselves. Managers in all regions except CBD will now interview applicants, both full-time and part-time, in the local branches. They will also arrange for aptitude testing at the regional office. This means that "more experienced and older staff" - our managers, will be the interviewers in our recruiting process.

For CBD region and head office departments, recruiting interviews will still be conducted centrally. Recruiting staff are trained as interviewers and have spent considerable time in the interviewing role.

Denis Feeney
Chief Manager
Human Resources
Planning

Q In reference to the restructure in head office, do you have a proposed date for completion?

A A complex process of reorganising head office and the Bank has already commenced. Staff will be aware from recent CEO circulars that two new departments have been established: Compliance Group and Group Planning and Development. It is not possible to predict a specific completion date; however, further announcements will be made as the reorganisation progresses.

John Winders
Acting Chief
Operating Officer

Q When will we know if we are to receive any profit share this year?

A Given the poor overall performance of the SBV Group, there will be no profit share this year. We are already aware of one of the major trading banks who will not be paying profit share this year and we expect some of our other competitors to be in the same position.

John Winders
Acting Chief
Operating Officer

Q Today, when our long-awaited requisition was received, we noted with delight that the School Banking System wallets were enclosed for distribution.

No wonder they had been delayed for so long, as they had to come all the way from Taiwan. Was the ship delayed or were they held up due to a

breakdown in communication across the seas?

In these troubled financial times, how can we expect the hardworking Victorian customers who have stuck with the Bank to continue on with us when we cannot support them in return by purchasing our goods subject to them being manufactured in Victoria or even Australia?

Even it had cost a few more cents per wallet to have them produced here in Australia, would it not have been worth it to support our industry? Who knows, maybe there is a plastics manufacturer who banks with us, and if so, would we not then have had some of their revenue returned as a deposit.

One wonders how many other articles purchased by the Bank are manufactured overseas?

A The Bank's purchasing policy is to buy Australian and in particular, Victorian produced products wherever possible. However, where the quality, cost or production capabilities for local products are unacceptable, imported products are purchased.

Given the deadlines placed on the new-school bank launch, the Australian company awarded the contract was forced to seek assistance in the manufacturing of the wallets from its parent company overseas. While future supplies of the wallet will be produced in Australia, the raw materials used will be imported because the colour used is not available from Australian manufacturers.

Two points of interest regarding the school bank product and general stationery:

- packaging of the initial Bank gift packs were carried out by a local primary school as a fund raising exercise, and,
- many every day items (such as paper clips, staples and rubber bands) are not manufactured in Australia and therefore have to be imported.

Bob Douglas
Chief Manager, Services

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Supervisors learn to apply what they learn



The supervising course design team from left are: Viv D' Adamo, Victor Moss, Ann Maree Bullard, Mandy Hawke and Tina Carrolan.

and personal development team. This innovative and challenging course is designed to develop the participants' understanding of the principles of supervising staff.

It covers areas such as the role of a supervisor, behaviour modification, motivation, communication, establishing performance expectations, developing job skills, delegation, team building, resolving conflict, dealing with emotional behaviour and development planning.

Participants are given the opportunity to apply the skills learnt during the course and also formulate an action plan to ensure these skills are used back in the workplace.

Ann Maree Bullard, Manager of the management and personal development team, says the course develops an awareness of the complexity and importance of the supervisors' role. It challenges the participants to examine honestly their levels of knowledge and skills. It also develops their competence in using a wide range of supervisory skills, increases their confidence in their ability as a supervisor, and encourages them to take responsibility for what happens in their workplace.

Audry Williamson, of ISD, who attended the supervising course earlier this year, describes it as "magnificent."

"It was very stimulating," she says. "It made you think about how you performed your job before and how better you can do it now after learning the techniques."

"The follow-up days were very informative. I got a lot out of them. It's good to hear each other's solutions to problems."

Rod Crane Chief Manager Training, says the course was designed to meet the identified training needs of newly-appointed supervisors. He says, "people are not born with supervisory skills. They need to be developed through training and practice similar to the development of technical banking skills."

The Training Design Centre was established in late 1987 to design and develop the Bank's training courses and materials.

The centre consists of four design teams (lending, products, management and personal development, and induction) supported by a research and evaluation area and a production area.

During the past 30 months, the centre has written more than 30 self-study modules and 10 formal courses. In addition, all existing courses have been reviewed and redesigned.

One of the most recently developed formal courses is the supervising course for newly-appointed supervisors written by the management



Participants of the supervising course learn teamwork in an exercise at Baxter.

TELLERS' TALES

A regular feature in which we look at life from over, and behind, the counter.

Why does Broadmeadows Square Branch call Craig Patman "Super Stud?"

Could it be because of the cheque he received with the bright pink lips imprinted across the signature from a female customer?

Marie McPharlane
Broadmeadows Square



A GCO was told by staff at his branch that he was their School Banking System representative. They explained that he was required to visit the local primary school dressed as Eddie Echidna and present a talk to students while being video taped.

It was only after several weeks and much rehearsing of his speech that the GCO learnt the truth.

Kathy Constantinou
Box Hill South Region



Arriving for a training course at Gippsland Regional Centre were five trainees, all looking very professional, wearing various articles from the Bank's Fashion Collection. One young lady really couldn't decide whether to wear her blue shoes or black patent shoes with her logo print suit, so she wore one of each.

Sharleen Patton
Gippsland Region



Who was the staff member who, while eating in the State Bank Centre cafeteria, unsuccessfully juggled a tray with pie and chips into the lap — and meal — of an unsuspecting woman diner? Results: one squashed pie, chips left right and centre, the woman's pudding spread across the table.



Who was the Glen Waverley staff member who slept in and turned up to work only to find out it was her RDO?

Space invasion at Data Centre

You could be forgiven for thinking that a recent upgrade of the IBM 3090 mainframe computer at the Bank's Spencer Street Data Centre resembled a space station.

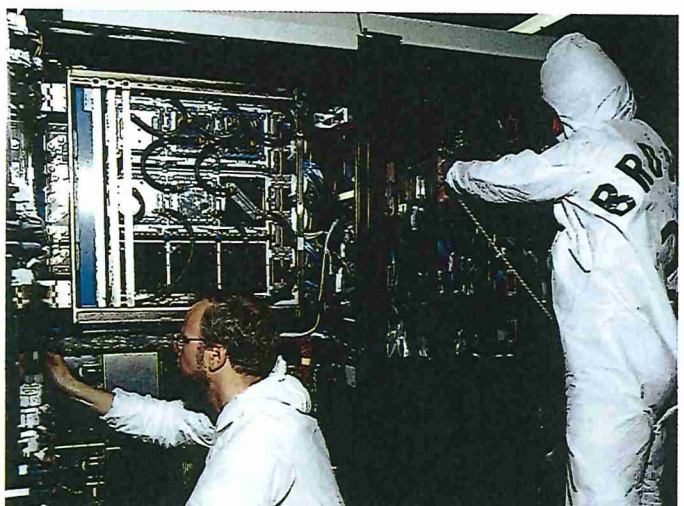
The upgrade of the computer had to be carried out over two weekends and involved separating the central processing unit into two halves to maintain on-line production.

In what was a first for Australia, the IBM engineers had to don space-suit style anti-static clothing to let them perform the successful upgrade of each half, and prevent electrical interference from the other production half still in operation.

The installation was successfully completed with minimal interruption to production systems and as a result, the central processing capacity at Spencer Street has been more than doubled. As well, the IBM processor at Clayton recovery site has also been upgraded to provide advanced test facilities and an improved level of back-up.

For the technically-minded, we now have an IBM 3090 Model 400J installed at Spencer Street and an IBM 3090 Model 380J at Clayton.

Tim Brown
Operations ISD



Looking like spacemen, the IBM engineers carry out their delicate work on the Bank's IBM mainframe computer at Spencer Street.

Minister opens Young Australia Expo



State Bankers at the Bank's exhibition at the State Bank Victoria Young Australia Expo are, from left, Phil Kirby, Leshelle Smith, Carol Robinson, Staff Training; Diane Hall, Darren Brusnahan, Staff Recruiting.

State Youth Affairs Minister Neil Pope officially opened the State Bank Victoria Young Australia Expo at the Royal Exhibition Building on 31 July.

The Expo, the third held, had more than 200 exhibitions and more than 70,000 people attend between 31 July and 4 August.

Mr Pope said it was the largest career and lifestyle exhibition in Australia.

People at the opening of the Expo included State Bank Victoria's General Manager Personal Banking Peter Shepard, Chief Manager Personnel Administration George Crockett and Community Affairs Manager Ross Barnett.

News in brief... News in brief

Inter-Bank Golf day in November

The next Inter-Bank Golf Day will be on 26 November at Woodlands golf course, Mordialloc.

State Bank Victoria finished third in the last golf day at Keysborough in March. The Reserve Bank finished first and Westpac second. Players must be registered with the Victorian Golf Association to compete. For more details about the next golf day, contact Ken Batrouney of ISD (03) 695 5570.

Knox City on the move

Knox City Branch has moved to bigger and better premises at Knox City Shopping Centre.

The branch, previously near the library at the shopping centre, is now on level two in the south-east corner of the expanded shopping centre, adjacent to the market area. Knox City is headed by Manager John Angus.

Cocktails at Surrey Hills

Surrey Hills Branch recently held a cocktail function for their customers.

Manager John Dennison and his staff were excellent hosts, making sure all guests enjoyed themselves. The staff received many comments during the evening, complimenting them on the success of the function.

Paul in charge of the shop

Paul Creed is the new Manager of the Social Club and Staff Shop.

He was previously with Network Support, Branch Mechanisation and Electronic Banking. Paul, 35, who joined the Bank at Auburn in 1974, succeeds Rex Anderson.

John is now an associate

John Bagnell, Senior Analyst at Parkville North Regional Centre, was recently presented with a certificate stating that he is now an associate of the Australian Institute of Bankers.

John, 34, completed the Certificate of Business Studies in Banking at Royal Melbourne Institute of Technology, a course run by the AIB. Gaining the qualification enabled John to become an associate of the AIB.

AIB seeks applicants for scholarships

The Australian Institute of Bankers (AIB), in association with Wang Australia, is seeking applicants for the 1991 AIB-Wang Centenary Banking Scholarship.

The scholarship enables the successful candidate to undertake an approved

research study programme and will include six to eight weeks overseas and 10 to 12 weeks in Australia. Travel costs, living allowance, and essential out-of-pocket expenses will be paid by the AIB.

Applicants must hold Associate, Senior Associate or

Fellowship status of the AIB, be employed by a bank which is a financial sponsor of the AIB, (which State Bank Victoria is) have shown considerable potential in their banking career, and be under 35 at the time of applying for the scholarship.

Applicants for the scholar-

ship, which started in 1986, close on 1 October.

For more information, contact Don Lyell, Director of Education, Australia Institute of Bankers, Level 19, 385 Bourke Street, Melbourne, telephone (03) 602 5811, facsimile (03) 602 3923.

Life in the fast lane

Where to start for a tale of daring — Business Banking is full of interesting people with interesting pastimes.

However, the prize for the most unusual pastime must go to Jodee Bence, full-time Wang Supervisor and part-time thrill seeker.

Once a month, Jodee, 34, can be found at Garfield Wattle Speedway (in the mountains near Drouin) racing around the track in her Valiant race car. Jodee and her husband, Steve, race "bumper" cars which combine the rules of demolition derby race cars with those of conventional racing cars.

Contact is permitted during the race but only to "nudge" other cars out of the way. Jodee has won several ribbons. The women have their own events because, generally, they are not as aggressive as the men.

Jodee has had a few spills in her time (she wrote off their previous race car last year) but she says the aim of the game is to "belt around the track and have fun."

And just in case you're wondering, Jodee says she does not drive around the streets like she does on the race track.



Jodee Bence shows her racing style on the track.

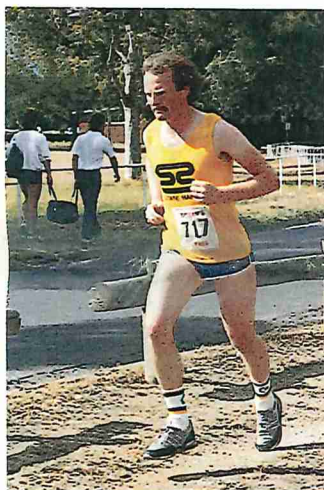
Man on the run

Mark Clancy, 29, has been running since 1979 after he left school.

He has entered numerous fun runs and on one occasion, he won a trip to Sydney to compete in the City to Surf run.

Mark, Supervisor Operations, Insurance, has also completed the Melbourne Marathon five times, with his best time being 2 hours 40 minutes for the marathon distance of just over 26 miles.

During summer, Mark plays cricket for Kilmore and in winter he enjoys watching his favourite AFL team Carlton.



Mark Clancy shows his running style.

All aboard

The Central Highlands Tourist Railway at Daylesford is one of four such organisations allowed to operate under the State Government Tourist Railway Act.

I have been a member since 1984 and a director of the company since 1987. All tourist railways must be a non-profit, limited liability company.

The CHTR is not a steam railway. We operate former Victorian Railways railmotors from the 1940s and earlier. We also run the largest Sunday market in the area.

My main activities at Daylesford revolve around the restoration of the track and the railmotors. On most Saturdays, I am part of the track gang, replacing sleepers, repairing rail joints, clearing the line of overgrowth and any other tasks. On Sundays, I work on railmotor restoration, mainly on the mechanical side, that is, engines, gearboxes, reverse boxes, but I'm also well versed in carbody repairs.

Currently, I am a qualified tourist railway signalman. I will soon be going for my guard's ticket, and will then study to become a railmotor driver.

For more information, contact me on 694 4206, or come to Daylesford any Sunday for a ride.

Barry Fell, Personal Credit



Barry Fell, of Personal Credit, on a motorised gangers' trolley in Daylesford.



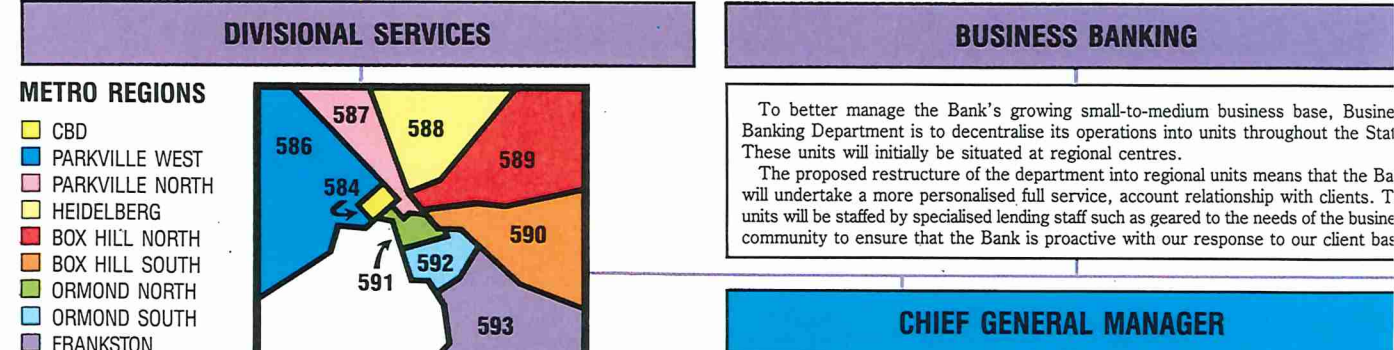
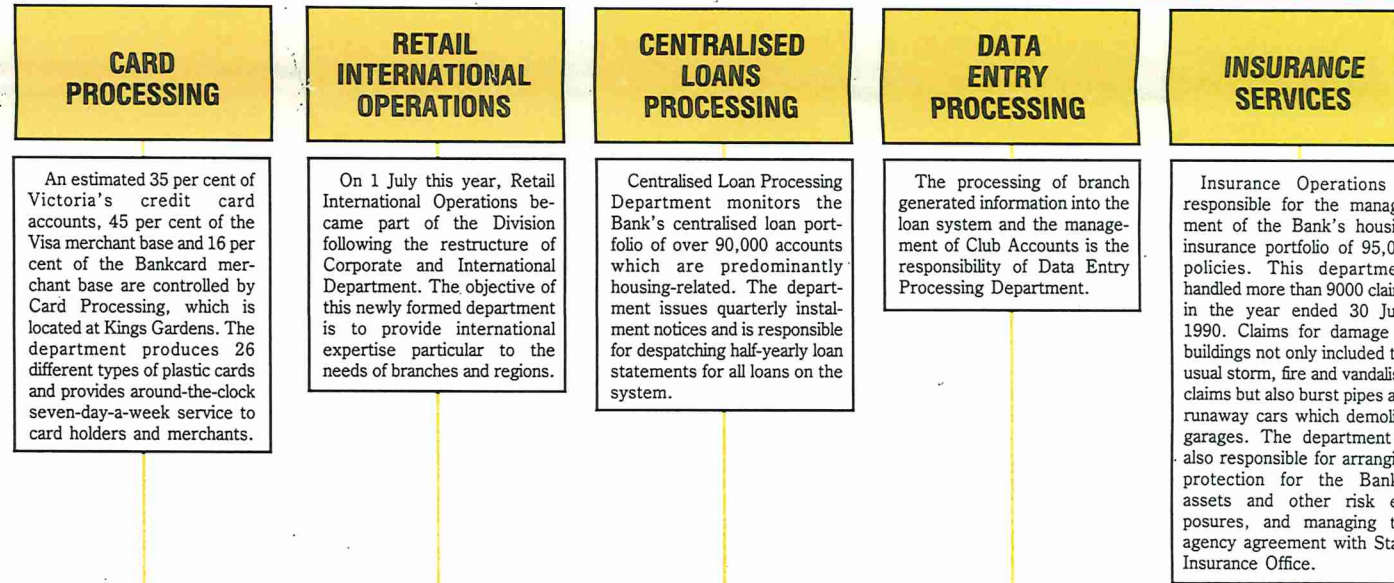
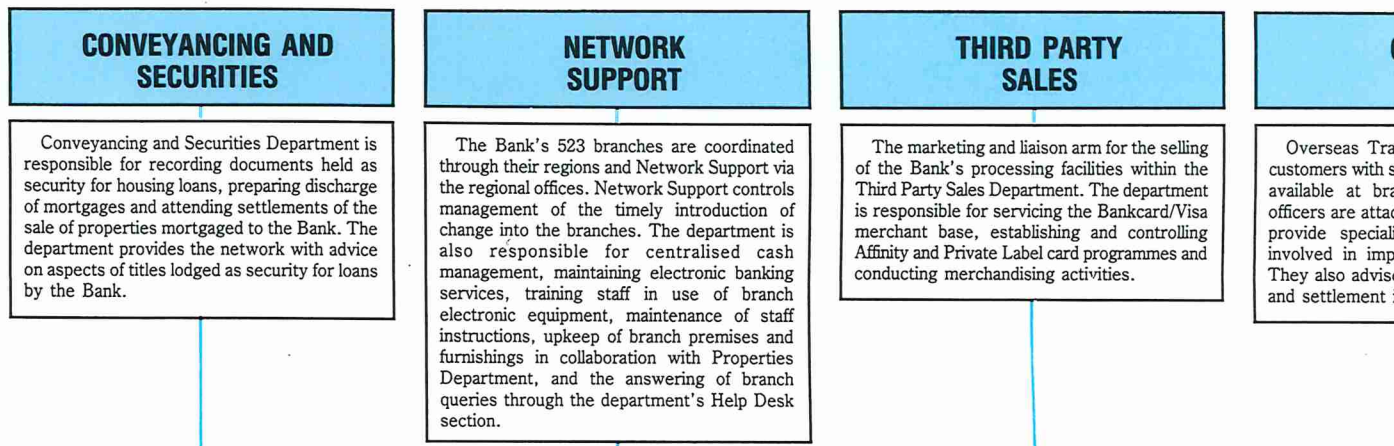
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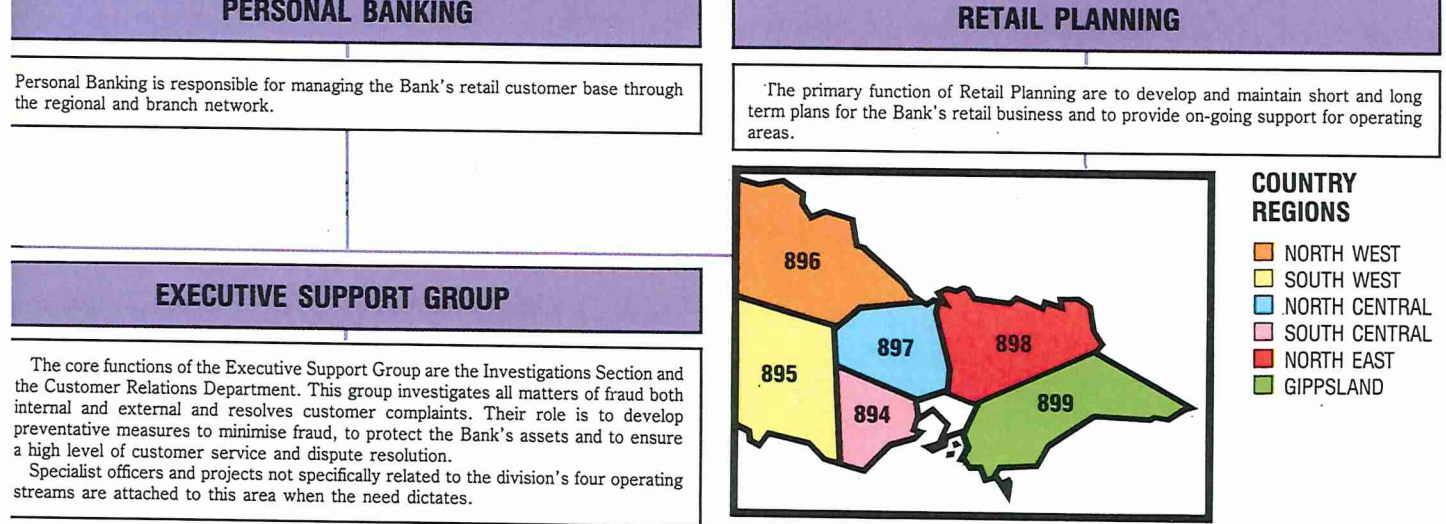
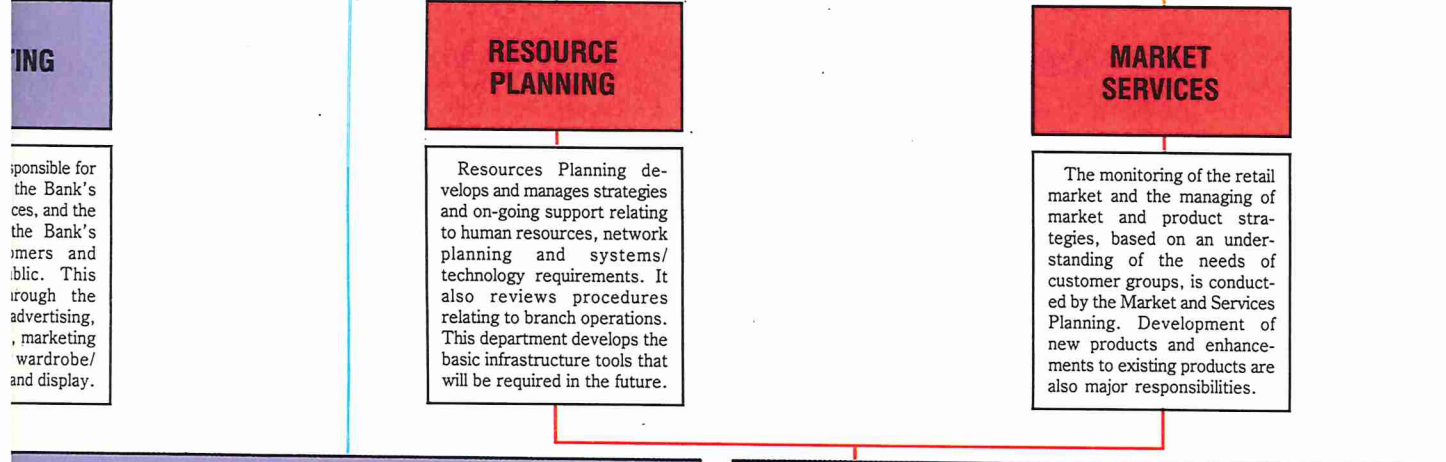
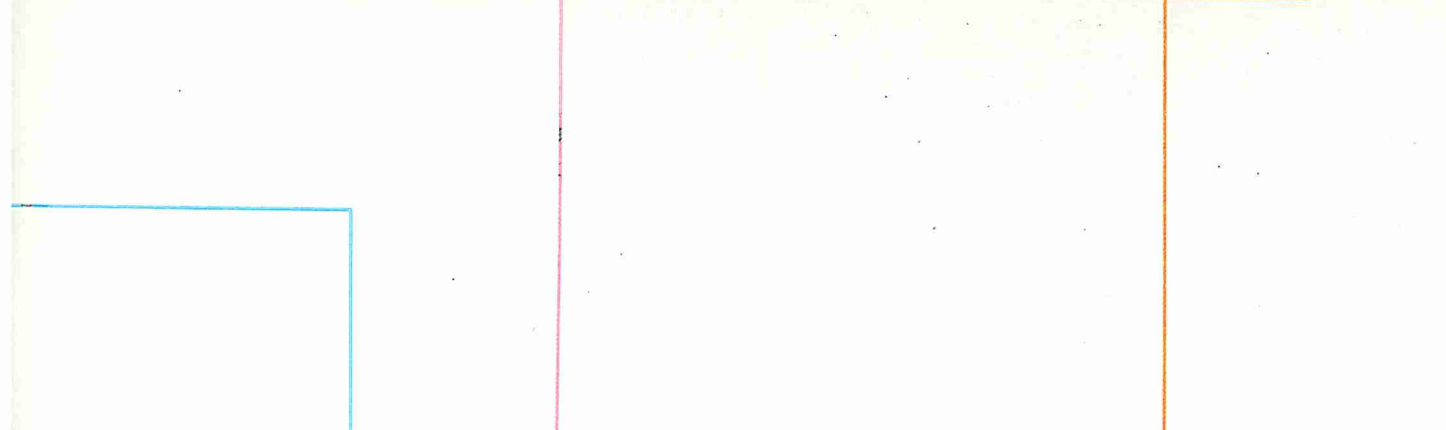
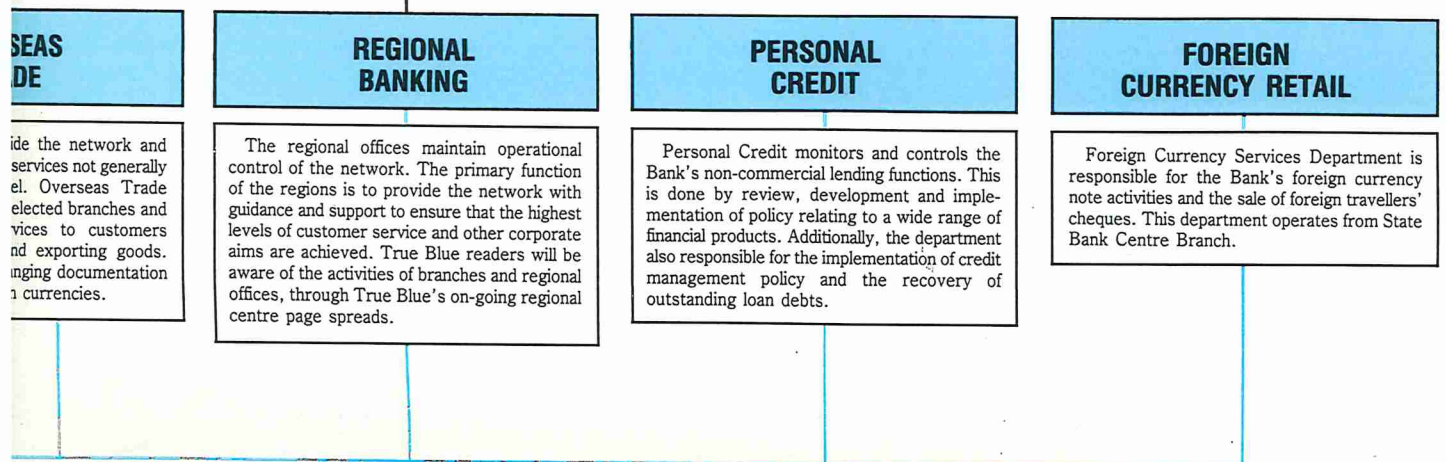
Banking Division is the core of the Bank's operations. In this area that we service one third of Victoria's banking...
 During the past decade customer service will be of paramount importance. The bank to move ahead will be the bank that provides the best service to its customers over its competitors. This will be achieved by all banks in the tough retail banking market that exists today. Continued advances in high-tech banking, our well-trained staff of officers in the 22 head office branch support areas, our 15 regional offices, the Bank will meet this challenge.

The Division's primary objective is two fold: to meet the needs of retail customers with top quality personal banking products and services, and to provide consistent high quality service from head office staff to branch staff and from branch staff to our retail customers.
 As with the 1980s, the 1990s will also be a time of change in the banking industry. I recognise that these changes will create new pressures and opportunities for staff. Training and Development programmes will be implemented and upgraded according to need, and will provide further support to our already highly professional and committed officers.

Bob Escudier
Bob Escudier Chief General Manager, Retail Banking Division

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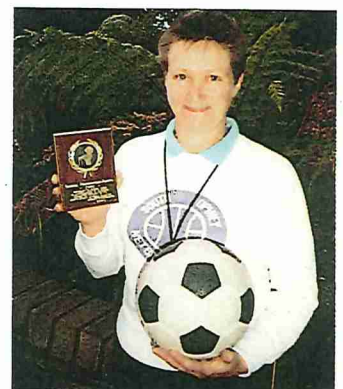
Cheryl keeps right on playing

If anyone has any questions about netball, they need go no further than Cheryl Ryan, of Upper Ferntree Gully Branch.

Cheryl, 42, has been playing netball for 32 years, coaching for 10 and umpiring for 15. She holds a B-grade umpire's position and coached South Upwey Open B team, in the Mountain District Netball Association, to a premiership last year.

Cheryl, who plays with the Upwey Lyrebirds, says that she will keep playing netball for as long as she can keep walking. "It was only when I had a cartilage operation two years ago, that I realised how

important netball is to me" she said. Cheryl was recently presented with an award for 10 years' dedicated service to the South Upwey Netball Club.



Cheryl proudly shows True Blue her award for 10 years' service to netball.

Donna receives award

Donna Beran, of Recoveries, Personal Credit, received her 10-year award from her Manager, Chris Bell, recently.

Donna started with the Bank on 28 July 1980 at Central Clearing Section. Since then she has worked in ISD and Securities before transferring to Recoveries in October 1989.



Donna receives her 10-year award from Manager Chris Bell.

Take your partners

Wang operator Diane Short, of Business Banking, belongs to Whitehorse Square Dancing Club, Box Hill.

Diane has been square dancing for about three years and finds it a great way to meet people, exercise and have fun.

The Whitehorse square dancers visit other clubs, and have socials and conventions.



A couple of cool dudes — Diane Short and Mike "Cool Rockin' Daddy" who was a caller at a square dancing convention in Wodonga.

Daredevil drivers

Two daredevil racing car drivers are alive and well in Box Hill South Region.

Steve Gallagher, of Burwood Through Road Branch, and Kate O'Callaghan, of the regional centre, are friendly rivals belonging to opposition car clubs.

Both love the excitement and fun of circuit racing, motorhans, rallies and hill climbs and have won second and third placings in many events.

Kate says: "It's a great way to form lifelong friendships as well as exorcise the little demon from within."



Daredevil drivers.



Steve Gallagher.



Kate O'Callaghan.

Retirement — the start of a new career

Former State Bankers Gordon Shaw, now living in Launceston, and Charlie Fricker, of Lancefield, share their thoughts on retirement with True Blue readers. We print their experiences of the transition from employment to retirement.



Gordon Shaw.

"Firstly, I took a blade and cut that word 'retirement' right out of my dictionary. I don't like the meaning of the word and it has positively no place in my life.

"Perhaps to begin, let's realise that toil is what life is all about and to illustrate, let's read the following few words of wisdom by an author unknown:

'If you want knowledge, you must toil for it;

If you want food, you must toil for it;

Toil is the law.

Pleasure comes through toil and not by self-indulgence and laziness.

When one gets to love his

work his life is a happy one.'

If these words can be accepted, then it follows then that one should not be seeking to 'retire' as such (Standard dictionary meaning is to pay up and withdraw from circulation: to designate as no longer qualified for active service: to fall back).

We are living longer and healthier these days with no signs of this trend changing, brought about by a number of contributing factors of which doubt you are no doubt aware.

It is not an unreasonable assumption then, that a person around (say) 50 years of age, should not continue in a happy and worthwhile second career.

However, it is vitally important that by the end of one's first career, we have established (a) what it is that would keep us happy and content for at least another quarter century and (b) created a financial base from which to comfortably embark along this new, exciting and chosen route.

To have achieved goal b would be no mean feat, but

nevertheless well worth striving for as, applied wisely, could effectively provide another 25 years of enjoyable toiling life.

Think of the pleasure of applying all of those business principles, learned through the years, to one's own business instead of someone else's.

I firmly believe that we create our own opportunities — they abound for those who have prepared themselves.

**Gordon Shaw
Reception and tourist
centre owner-manager
Launceston**

"The major pleasure I've experienced has been in having the time to go wherever and do whatever has been within my means — but, more importantly, when and how I have wanted to.

My first reaction was to take control over the cussed clock which had virtually controlled my life each week day for the previous 46 years. However, regimentation dies hard and I still find myself an early riser.

A benefit has been the complete peace of mind each bed time after the latter years. I laid my head on the pillow with my mind full of customer problems. I know I have glorious freedom from the week-day control which had dominated my working life.

Another pleasure has been the moments of reflections and humble pride felt, having given the Bank over all those years the utmost in work and dedication of which I was capable.

This, then, is quite a part of what retirement has meant to me."

Charlie Fricker



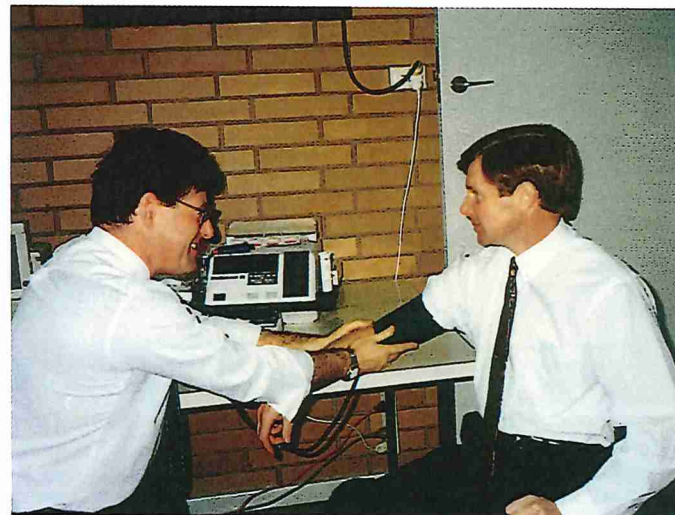
Charlie Fricker.

Archers Manor RECEPTION CENTRE (003) 26 3600

WEDDING RECEPTION SPECIALISTS, PARTIES, FUNCTIONS, CONVENTIONS, FULLY LICENSED. MOTEL & COTTAGE ACCOMMODATION AVAILABLE. HOSTS GORDON & DOREEN SHAW, OWNER/MANAGERS. 17 ALANVALE ROAD, LAUNCESTON 7248

Archer's Manor, the focus of Gordon Shaw's new career.

Keeping tabs on blood pressure and cholesterol



Terry Walsh, Manager of Hawthorn Branch, has his blood pressure checked by Dr Soffer.

The Bank's Medical Officer, Dr Phil Soffer, is running a programme of health awareness among State Bankers.

Dr Soffer has visited more than 100 branches, head office and Kings Gardens departments in the past 12 months and spoken to staff on subjects including smoking and diet.

He also tests the blood pressure and takes cholesterol readings of staff who request it. Cholesterol is one of the fats in the blood stream, the level

of which is largely determined by the amount of fat in the diet.

If the readings are high, Dr Soffer suggests that people see their own doctor for further investigation and treatment.

About 1400 State Bankers have been tested in the programme and about 25 per cent have recorded cholesterol levels above the level recommended by the National Heart Foundation.

Dr Soffer says high cholesterol is a more significant problem for people over 30.

Top marks at Monash



The Monash University Terminators enjoy their prize lunch. Back row from left: Ursula Jarmusz, Rebecca Urbaniak, Anne McAloon, Anita McSween, Brigitte Printannier. Middle row from left: Gaye Boswell, Brenda White, Kerrie McCann, Dianne Howard, Bill Cooper, Customer Service Manager. Front row from left: Karren Puts, Julie Mallett, John Carydias, Manager; Margie Dalton.

During the last Term Deposit focus, Ormond South Region decided to give money toward a breakfast or lunch to the branches which generated the most new money at each level.

Monash University, the winning branch out of our level 5 branches, decided to have a buffet lunch to celebrate.

Lynette Kirkham, Ormond South Region

Coordinators' efforts recognised



At the function for Term Depositor coordinators are, from left, Gary MacFarlane, Murrumbidgee; Narelle Eager, Burnley; and Matthew McGregor, Malvern East Station.

On 24 July, all Term Deposit coordinators in the Ormond North area were invited to the regional centre in recognition of all their efforts during the campaign.

Three branches selected as being keen performers throughout the campaign were Ashburton, Elsternwick and Malvern East Wattle Tree Road.

Winners were determined by their overall performance and attitude, not just deposit funds obtained.

*Sandi Costa
Ormond North Region*

August Crossword Solution

F	A	S	H	I	O	N			R	E	G	I	O	N	A	L	
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Little Ripper

The Little Ripper award is presented to the person who sends in the most interesting and informative article.

September's Little Ripper goes to Tim Brown, Chief Manager Operations, ISD, for his report on the "Space Invasion" at the Data Centre.



Competition winners

The 10 winners in August's Product Spotlight are: Christine Lockwood, Preston North; Martin Barber, RMIT; Fiona Williams, 440 Collins St; Shirley Dwyer, Blackburn North; Donna Mason, Murtoa; Catherine Thomas, SBC; Lesley Dalby, SBC; Glen Gentz, Preston North; Karl Ferguson, Ouyen; Fiona Wilson, East Keilor.

Watch out for the Inspector

If you think working in a branch is tough today, spare a thought for the lot of our predecessors around the 1890s and early 1900s.

As is the case today, any misdemeanour reflected badly on the business of the Bank. Mistakes and misbehaviour were not tolerated by the commissioners who had inspectors visiting each branch to report on its operations and its staff, even to the extent of monitoring staff conversation and office behaviour.

The branch inspector had a quaint turn of phrase which could be quite amusing and, as illustrated by quotes from his notes in the officers' report book, a brief comment could say much about his idea of what made (or did not make) a good bank officer around the 1890s and early 1900s.

► **He had to be intelligent and lack of grey matter raised scathing comment:**

"not capable of intellectual expansion"; "as a mechanical worker he is perfect, being essentially groovy but for work requiring live, active intelligence he is emphatically backward"; "his intellect is of such a dull order that there appears to be small prospect of his ever becoming smart".

And there was no chance of pulling the wool over the eyes of the wiley old branch inspector — "quick, accurate and industrious — showy rather than clever"; "officer spoilt by a superabundance of self-conceit which



The way we were: staff of the Commissioners Savings Banks, South Melbourne, circa 1910.

altogether outweighs a somewhat limited intelligence and mediocrity of brain power."

► **He had to look like a banker and personal appearance, stature and dress were often mentioned:** "his personal appearance is his principal defect — he has a broken nose", "officer will never be a great success — his dress and general appearance are anything but what they should be. It is asserted that it is

rather offensive to work too near this officer."

► **He had to be of good moral character.** Any whisper of scandal or indiscretion could cause him dismissal: "his moral character was called into question on account of reports of his relations with women and his physical health"; 1902 — "reports being current that this officer was leading an immoral life, he was transferred from the tellership at South

Melbourne to the position of ledgerkeeper at head office pending private enquiries as to the birth of these rumours. It was found that he was secretly married to the girl with whom his name had been connected and he was thereupon retransferred to the tellership at South Melbourne"; November 1887 — "evidence was produced to the trustees (of Melbourne Savings Bank) at their meeting ... that the manager had on three

different occasions taken into his bedroom at the Hotham office a female for immoral purposes"; he was suspended and called upon to resign immediately.

► **He had to maintain "steady habits" and sobriety seemed a problem, especially on the 7 to 9 pm shift on Saturday evenings when the bank was open for receiving deposits.** October 1897 — "an officer was found lying on the floor of

his office with the cash and notes scattered about — cash was found to be quite correct". The officer in explanation said "he was suffering from insomnia, he took sleeping draughts which left him in a very low state so he had to resort to spirits to pick himself up". The officer attempted to "take the pledge" but was unsuccessful so he was removed from the service.

October 1899 — "officer was severely reprimanded for being unfit for duty on the morning of the 9th. He was (1) to take the pledge for 12 months, (2) to reside out of town in an approved locality, (3) not to change his residence without leave, and (4) to go straight from his office to his house and not come to town until time for duty".

May 1887 — the manager was removed from Brunswick for (1) being in an unfit state to do his work properly on Saturday evening the 7th, (2) for pasting two sheets of the deposit book together in order to hide his bad writing on the 7th, (3) for taking the deposit book to Detmoulds (the book binders) and asking them to take out two leaves and replace them with fresh ones (which they declined to do), (4) for allowing another man 'behind' the counter". A wobbly hand on a Saturday evening was quickly detected by the branch inspector, hence the fear generated in this poor fellow prompting him to go to such lengths to cover his tracks.

Helen Spence Archives

WORKING INTEREST

Double century of service

A total of 200 years service to State Bank Victoria was reached recently when five officers were presented with awards for attaining 40 years service with the Bank.

The recipients are Daryl Jurgens, Greensborough; Stewart Clarke, State Bank Centre; John Fitzpatrick, Relieving Staff; Graeme East, Boronia Dorset Road; and Don Barrett, State Bank Centre.

Stewart and John joined the Bank within two weeks of each other at Kerang where they worked together as junior clerks for their first year with the Bank.

To mark the occasion, the recipients and their partners were entertained at an afternoon function in the executive dining room, hosted by General Manager Personal Banking Peter Shepard and General Manager Personnel John Williams.

Peter Maguire Personnel

Just a lot of hot air



Sssh! Keeping the conspiracy about the balloons in Colin's car are, from left, Donna Ford, Kim Faulkner, Cathy Fisher (in the car) and Cassy Schwind.

Anyone who has worked with Colin Moncrieff will know of his sense of humour and love of practical jokes.

Colin, a relieving supervisor, with Box Hill South Region felt the tables turn recently when working at Ferntree Gully Mountain Gate Branch.

The staff filled his car with a bit of "hot air" in the form of multi-coloured balloons and streamers. Colin was last seen on the Friday night popping the balloons with the help of a cigarette lighter.

Kathy Constantinou Box Hill South Region

Ten-year award for Melissa



Melissa Ellis receives her 10-year award from Terry Preston.

Melissa Ellis was presented with her 10-year service award at Ormond Regional Centre by Ormond North Senior Regional Manager Ormond North on 12 July.

Melissa is on maternity leave but was at Gardenvale Branch. Her husband, John, also works for State Bank Victoria, in Personal Banking.

Sandi Costa Ormond North Region

Ann's true blue spirit

Ann Kidd was presented with her 10-year service award at Romsey Branch on 10 July by North Central Regional Manager John Jeffery.

Ann's banking career was interrupted in February 1989 by a severe car accident. She had only recently started the Bank's Career Bankers Development Scheme.

Ann's 'true blue' fighting spirit has enabled her to make steady progress towards a return to full-time work and is presently working three half-days a week.

John Kelly Romsey Branch



Ann Kidd of Romsey Branch receives her award from John Jeffery.

Gold for Graeme



Graeme East, proudly shows his 40-year award to Customer Service Manager Andy Glavimans and Receptionist Gwenda McGough.

After 40 years dedicated service, Graeme East, Manager of Boronia Dorset Road Branch, received a service award to recognise his milestone achieved.

General Manager Personal Banking Peter Shepard presented the award at a ceremony on level 41 of State Bank Centre.

Graeme's career started at Williamstown Branch on 26 June 1950. Since then he has

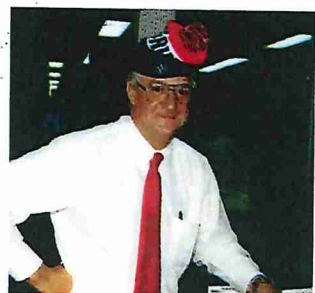
worked at many branches, including 10 years on relieving staff.

The East family has clocked up 132 years service with the Bank. Graeme's younger brothers, Len and John, are also State Bank Victoria managers, and his daughter, Daelene, left the Bank last year after 14 years service.

Kathy Constantinou Box Hill South Region

Saint Bruce comes marching in

Bruce Evans, Manager of Malvern Branch proudly shows his support for his beloved football team, St Kilda.



Letters of appreciation

Diamond Creek

Just a short note to let you know that I dread any form of banking, filling out forms etc, but last week I had to arrange an investment account.

I was very pleased with the great help and patience of the staff on the enquiry counter. They were both

very helpful and cheerful with someone like me who is not any good at any form of banking.

It was a pleasure to do business with the Diamond Creek Branch.

Yours, a small investor.
Brenda Dean
Diamond Creek

Gladstone Park

I would like to thank one of your staff girls for the manner in which she handled a slight problem regarding my mortgage. I was seriously thinking of changing to a building society.

I have had bad experiences with State Bank Victoria, which I won't name, but all your personnel seem to be an exception. Jackie Andrews, I'm sure, has got good customer relation qualities about her, especially over the phone.

Congratulations on running a very fine-tuned bank.
Kirk Kotzagianidis
East Keilor

Caulfield North

I am writing to congratulate your staff and in particular Kathy whom I spoke to today in regards to tracking down the name of a pest control firm I had used last year.

I am stupid enough not to keep records and it was my good fortune that Kathy was able to find the statement, cheque number

and the name of the firm. She did all this with great efficiency and good nature, two things that are often lacking these days. Please pass on my thanks to her and let her know that the ants will be treated today.

Annie Stack
Richmond

RYE

To all the staff at Rye. A few times I've been in the Bank, I've heard customers complaining. I'm sure nearly all the mistakes have been made by the customers themselves.

Unfortunately you don't hear enough of the grateful customers who appreciate all the friendly help and service from the manager right down to the trainees.

For the past few months I have been what you would call a pest, wanting to know the exchange rate every couple of weeks, putting in term deposits and withdrawing them etc. To be honest, I don't know

how you put up with customers like me but I do know I have appreciated every bit of it. I want to thank every one of you.

I will be closing my account in about three weeks' time as I am going back home to Ireland so I would just like to wish you all the very best for the future and once again, many thanks for all your help and friendly service.

Derek Watson
Rye

PS: In my 18 years in Australia, I have been in many branches but believe me, yours beats the rest by far.

South Melbourne St Kilda Road

Just a quick note of thanks for the professional and friendly attitude both you and your staff showed when organising our housing loan and all the relative documents. It is a worrying time when buying and selling homes, particularly in the present climate. It was made more bearable by your staff preventing the problems that can arise when organising finance.

The invitation to call in if you pass our way is always open.

Thanks again.
Belinda and Greg Cornell.

PRODUCT SPOTLIGHT

Enter now and be one of 10 to win a box of chocolates. All you have to do is answer the questions below on the back of an envelope. Send your entry into Communication Department by Friday 28 September. Don't forget to mark the front of the envelope "September Product Spotlight."

The single most important investment most of us will make in our lifetime is the purchase of a home, yet many of us overlook the importance of calculating an accurate replacement cost when insuring the property.

An alarming statistic provided by the Insurance Council of Australia states that 59 per cent of Australians are under-insured in respect to home and contents insurance.

State Bank Victoria underwrites, (ie are responsible for payment in case of certain losses) Policy A for all SBV domestic mortgaged properties and protects homes against losses sustained by fire, lightning, earthquake, vandalism or malicious acts, storm and rainwater, damage caused by burst and leaking pipes, riot and civil commotion and legal liability as a home owner.

You may be surprised at the cost of rebuilding a home in the event of a total loss. The approximate building cost as at March 1990 for brick veneer was \$600 a square metre, \$550 for timber/fibro and \$770 for solid brick. This is obviously only a guide, but should provide you with a relatively accurate figure.

If you estimate the number of square metres a home covers, you can arrive at a starting point to calculate the replacement cost. As a guide, a normal three-bedroom house is approximately 130 square metres.

For example:

The number of square metres multiplied by the price per square metre is \$ —.

Giving the starting point to arrive at the full value you then: add the value of an inground or fixed pool, spa, sauna, garage,

add the value of fences, gates, terraces, add 10 per cent of the total allowance for removal of debris, architects' fees, and temporary accommodation.

The total sum insurance required is \$ —.

SBV Insurance Operations are committed to providing comprehensive and competitive home insurance. Market surveys have shown that Policy A is competitive in metropolitan and country areas when compared with the 10 major insurance companies.

Please feel free to call the Insurance "Hotline" on 694 5410 for any general enquiries on home and contents insurance.

Questions

1. What Policy does State Bank Victoria underwrite for home insurance?
2. What is Insurance Operations hotline phone number?
3. What is the cost to rebuild a brick veneer home per square metre?

Bank basketballers fly too high for the air force



The winning State Bank Victoria men's basketball team proudly display the Corporate Cup Challenge. Standing from left are, Mark Walker, Correspondence; Mike David, Properties; Leon Pinkerton, Communications; Russell Wade, Personnel. Kneeling from left are, Jason Harding, Properties; Roman Gizychi, Card Processing.

State Bank Victoria's Supermen team has won the Corporate Challenge in the men's basketball competition with a 15-point victory over the Royal Australian Air Force.

The competition comprised 32 teams from Melbourne companies and was played over 10 weeks at Albert Park stadium during lunch hours.

After the preliminary rounds the State Bank Victoria team had finished the best out of all the competing teams due to an undefeated record and a handsome percentage.

The grand final was close for the first five minutes with

scores being 8-5 in favour of the RAAF. But from that point on the Supermen took off and out scored their opposition. Mark Walker (25 points) was in fine touch hitting five 3-pointers in the first 10 minutes. He received some good support from Leon Pinkerton (16) outside and Mike David (9) inside.

It was a fantastic team effort by the Supermen, the final scores of 58 to 43 reflecting how well they played. As the Corporate Challenge Champions, the team received a perpetual shield for the Bank and individual gold medallions.

Wonthaggi Wonders

We at Wonthaggi, gateway to golden beaches and home of the famous mines and Whalebone Hotel, would like to enlighten all State Bankers about our great night netballers.

For approximately seven years we have entered at least one Bank team every season in the local competition and have been fortunate enough to play in several grand finals in this time.

Last season we had two teams entered, one in the

A Grade and the other in the B Reserve section with 75 per cent of either current staff or ex-staff playing in the teams. Our B Reserve team had a great season, but just lost the preliminary final. The A Graders are still delighting in winning the Premiership after an exhausting match. Pauline Hinkley of the Bank's A Grade team was voted equal Best & Fairest

Patsy Britt
Wonthaggi Branch



Wonthaggi A Grade team after winning the Premiership match. Pictured from back row left: Sandra Trickey, Sue Bowler, Joanne Bowler, Pauline Hinkley. Front row from left: Kylie Sleeman, Sharyn Williams, Sally Hill, Patsy Britt, and Linda Trevisi.

ODD ONE OUT

How's your knowledge of branch code numbers? Well, here's an opportunity to test yourself against your workmates. This is what you have to do.

1. Identify each branch through the code number.
2. Within each puzzle, identify the odd branch out from the group of five. Explain why it's odd on the line provided underneath each puzzle. Puzzle 1 has already been done for you.
3. The odd branch for puzzle 12 has already been highlighted (as it is the most difficult). You only have to explain why it is different.

The answers will be published in the October edition of True Blue, therefore please do not send your solutions in. If you have queries ring Leon Pinkerton on (03) 678 9045.

Best of Luck!

Puzzle 1 <input type="checkbox"/> 398 Lalor Plaza <input type="checkbox"/> 409 Werribee Plaza <input type="checkbox"/> 414 Keilor Downs Plaza <input type="checkbox"/> 727 Warrnambool <input type="checkbox"/> 813 Mildura Plaza 727 is not a Plaza	Puzzle 2 <input type="checkbox"/> 134 _____ <input type="checkbox"/> 141 _____ <input type="checkbox"/> 623 _____ <input type="checkbox"/> 633 _____ <input type="checkbox"/> 746 _____	Puzzle 3 <input type="checkbox"/> 101 _____ <input type="checkbox"/> 156 _____ <input type="checkbox"/> 326 _____ <input type="checkbox"/> 407 _____ <input type="checkbox"/> 593 _____
Puzzle 4 <input type="checkbox"/> 022 _____ <input type="checkbox"/> 188 _____ <input type="checkbox"/> 245 _____ <input type="checkbox"/> 357 _____ <input type="checkbox"/> 388 _____	Puzzle 5 <input type="checkbox"/> 199 _____ <input type="checkbox"/> 239 _____ <input type="checkbox"/> 395 _____ <input type="checkbox"/> 401 _____ <input type="checkbox"/> 755 _____	Puzzle 6 <input type="checkbox"/> 223 _____ <input type="checkbox"/> 246 _____ <input type="checkbox"/> 280 _____ <input type="checkbox"/> 343 _____ <input type="checkbox"/> 410 _____
Puzzle 7 <input type="checkbox"/> 118 _____ <input type="checkbox"/> 171 _____ <input type="checkbox"/> 698 _____ <input type="checkbox"/> 699 _____ <input type="checkbox"/> 783 _____	Puzzle 8 <input type="checkbox"/> 106 _____ <input type="checkbox"/> 192 _____ <input type="checkbox"/> 238 _____ <input type="checkbox"/> 244 _____ <input type="checkbox"/> 304 _____	Puzzle 9 <input type="checkbox"/> 286 _____ <input type="checkbox"/> 291 _____ <input type="checkbox"/> 379 _____ <input type="checkbox"/> 707 _____ <input type="checkbox"/> 794 _____
Puzzle 10 <input type="checkbox"/> 169 _____ <input type="checkbox"/> 274 _____ <input type="checkbox"/> 641 _____ <input type="checkbox"/> 714 _____ <input type="checkbox"/> 764 _____	Puzzle 11 <input type="checkbox"/> 234 _____ <input type="checkbox"/> 345 _____ <input type="checkbox"/> 384 _____ <input type="checkbox"/> 678 _____ <input type="checkbox"/> 789 _____	Puzzle 12 <input type="checkbox"/> 215 _____ <input type="checkbox"/> 282 _____ <input type="checkbox"/> 390 _____ <input type="checkbox"/> 705 _____ <input type="checkbox"/> 708 _____